



PATENT CASE NAME/NO. COS 01-001 (977-011)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Schultz et al.

Serial No: 09/887,804

Filing Date: 6/22/01

Title: A SYSTEM AND METHOD
FOR MULTI-MODAL
AUTHENTICATION USING
SPEAKER VERIFICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Group Art Unit: 3621

Examiner: Elisca, Pierre

RESPONSE

I hereby certify that this correspondence is being deposited
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Alexandria, VA 22313-1450, on June 30, 2003.

Lynn L. Pond
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RESPONSE TO THE EXAMINER'S OFFICE ACTION

In response to the Office Action dated 04/02/03, designated as Paper No. 4 in the
above-captioned application, please enter the following Remarks as follows:

Remarks

✓ In view of the following remarks, favorable reconsideration of the outstanding office
action is respectfully requested. Claims 1-68 remain in this application.

1. § 102 Rejections

The Examiner has rejected claims 1-68 under 35 U.S.C. § 102(e) as being anticipated
by U.S. Patent No. 6,397,198 to Hoffman et al. (hereinafter Hoffman). The Applicants
respectfully assert that the Examiner has failed to make a prima facie case of anticipation
because the Examiner has failed to point out where in the cited reference every element of the
claimed invention can be found.

Claim 1 is directed to a computerized method for authenticating an electronic
transaction between a user and a computer. The computer is configured to conduct electronic
transactions. The method includes receiving a computer-generated transaction identifier from
the computer via an electronic data link. A user-spoken transaction identifier and a user-
spoken verification identifier transmitted by the user is received via a voice connection. The

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